

Information to identify the case:

Debtor 1 John F Kostelnik Jr.

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8577**

Debtor 2 Colleen A Kostelnik

First Name Middle Name Last Name

EIN **-----**

(Spouse, if filing)

Social Security number or ITIN **xxx-xx-3817**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

EIN **-----**

Case number: **15-21545-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John F Kostelnik Jr.

Colleen A Kostelnik

9/18/20

By the court:

Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John F Kostelnik, Jr.
Colleen A Kostelnik
DebtorsCase No. 15-21545-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
Form ID: 3180WPage 1 of 2
Total Noticed: 41

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db/jdb +John F Kostelnik, Jr., Colleen A Kostelnik, 841 Fellsbury Road,
Belle Vernon, PA 15012-4709
 14106765 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14037897 +Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
 14049153 +Lakeview Loan Servicing, LLC, M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
 14064194 +Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
 14056866 +Navient Solutions, Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
 14042783 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 14037911 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2020 04:44:35
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2020 04:44:36 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Sep 19 2020 08:18:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
 14037895 EDI: BANKAMER.COM Sep 19 2020 08:18:00 Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410
 14037896 +EDI: TSYS2.COM Sep 19 2020 08:18:00 Barclays Bank Delaware, Attn: Bankruptcy,
P.O. Box 8801, Wilmington, DE 19899-8801
 14073513 EDI: BL-BECKET.COM Sep 19 2020 08:18:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
POB 3001, MALVERN, PA 19355-0701
 14099889 +E-mail/Text: bncmail@w-legal.com Sep 19 2020 04:45:00 CERASTES, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14037917 EDI: CITICORP.COM Sep 19 2020 08:18:00 Unvl/citi, Attn.: Centralized Bankruptcy,
Po Box 20507, Kansas City, MO 64195
 14037898 +EDI: CAPITALONE.COM Sep 19 2020 08:18:00 Cap1/bstby, PO Box 30253,
Salt Lake City, UT 84130-0253
 14037899 +EDI: CAPITALONE.COM Sep 19 2020 08:18:00 Capital One, Box 30253,
Salt Lake City, UT 84130-0253
 14037901 +EDI: CITICORP.COM Sep 19 2020 08:18:00 Citibank/The Home Depot,
Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
 14073442 EDI: ECAST.COM Sep 19 2020 08:18:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 14061957 EDI: FORD.COM Sep 19 2020 08:18:00 Ford Motor Credit Company LLC, P.O. Box 62180,
Colorado Springs, CO 80962
 14037903 EDI: FORD.COM Sep 19 2020 08:18:00 Ford Motor Credit Corporation, Ford Motor Credit,
Po Box 6275, Dearborn, MI 48121
 14037902 +E-mail/Text: fnb.bk@fnfg.com Sep 19 2020 04:45:10 First Niagara Bank, 1 Hudson City Ctr,
Hudson, NY 12534-2355
 14081629 E-mail/Text: fnb.bk@fnfg.com Sep 19 2020 04:45:10 First Niagara Bank, N.A.,
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
 14037904 +EDI: RMSC.COM Sep 19 2020 08:18:00 GECRB/Gap, Attn: bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
 14037905 +EDI: RMSC.COM Sep 19 2020 08:18:00 GECRB/Lowes, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104
 14037907 +EDI: RMSC.COM Sep 19 2020 08:18:00 GECRB/Walmart, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
 14037900 EDI: JPMORGANCHASE Sep 19 2020 08:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850
 14037908 +E-mail/Text: PBNCNotifications@perituservices.com Sep 19 2020 04:44:08 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 14037909 E-mail/Text: camanagement@mtnb.com Sep 19 2020 04:44:21 M & T Bank, Attn: Bankruptcy,
1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
 14037910 +EDI: NAVIENTFKASMSERV.COM Sep 19 2020 08:18:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
 14083102 +EDI: NAVIENTFKASMSERV.COM Sep 19 2020 08:18:00 Navient Solutions Inc., 220 Lasley Ave,
Wilkes-Barre, PA 18706-1430
 14104610 EDI: PRA.COM Sep 19 2020 08:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
 14633007 EDI: PRA.COM Sep 19 2020 08:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
 14037912 +EDI: RMSC.COM Sep 19 2020 08:18:00 Sams Club / GEMB, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104
 14037913 +EDI: RMSC.COM Sep 19 2020 08:18:00 Syncb/rheemk, C/o Po Box 965036,
Orlando, FL 32896-0001
 14037914 +EDI: RMSC.COM Sep 19 2020 08:18:00 Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
 14103082 EDI: RMSC.COM Sep 19 2020 08:18:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

District/off: 0315-2

User: nsha
Form ID: 3180W

Page 2 of 2
Total Noticed: 41

Date Rcvd: Sep 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14037915 +E-mail/Text: paparalegals@pandf.us Sep 19 2020 04:45:28
Synchrony Bank fka GE Capital Retail Ban, c/o Gregg Morris Esquire, 213 East Main St,
Carnegie, PA 15106-2701
14057900 +E-mail/Text: bncmail@w-legal.com Sep 19 2020 04:45:00 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14037916 +EDI: WTRRNEBANK.COM Sep 19 2020 08:18:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
cr* +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
14037906* +GECRB/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
14633197* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)
14633199* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC
andygornall@latouflawfirm.com
Brian Nicholas on behalf of Creditor Lakeview Loan Servicing, LLC bnicholas@kmllawgroup.com
Christian M Rieger on behalf of Debtor John F Kostelnik, Jr. criegeerlaw@gmail.com
Christian M Rieger on behalf of Joint Debtor Colleen A Kostelnik criegeerlaw@gmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmecf@chapter13trusteedpa.com

TOTAL: 6